

TRANSMITTAL LETTER
(General - Patent Pending)

Docket No.
GENP:101_US_

In Re Application Of: Richard C. Payne

Application No. 09/893,633	Filing Date 06/27/2001	Examiner Clement B. Graham	Customer No. 24041	Group Art Unit 3628	Confirmation No. 5630
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Title: COMPUTER BASED SYSTEM FOR VALUING AND HEDGING CUSTOMIZED INDEXED CALL OPTION

COMMISSIONER FOR PATENTS:

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- (1) Request for Reconsideration
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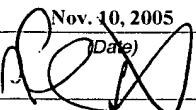


Signature

Dated: November 10, 2005

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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

U.S. Patent Application No.: 09/893,633

Confirmation No.: 5630

Applicant(s): PAYNE, Richard C.

Filed: 06/27/2001

For: **COMPUTER BASED SYSTEM FOR VALUING AND HEDGING
CUSTOMIZED INDEXED CALL OPTION**

TC/Art Unit: 3628

Examiner: Clement B. GRAHAM

Docket No.: GENP:101_US_

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Certificate of Mailing by First Class Mail

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C. Paul Maliszewski
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REQUEST FOR RECONSIDERATION

Mail Stop Amendment
Commissioner for Patents
PO Box 1450
Alexandria, VA 22313-1450

Honorable Sir:

This Request for Reconsideration is in response to the Office Action dated August 10, 2005 regarding the above-identified patent application.

Remarks/Arguments begin on page 2 of this paper.